

# ADDITIONAL COVERAGES

Optisure Risk Partners' unique advantage lies in our ability to take a holistic approach to insurance, building efficient and optimized protection strategies for our clients. We do this, subject to our Terms of Service, with those clients who choose to engage us specifically to perform the 360-degree analysis we provide through our **Managed Exposure Program™**.

Within this process we identify:

- Where might you face exposure that you should avoid, retain, control or transfer to third parties?
- Are those problems currently being addressed?
- What are some choices you could make to better optimize your exposure to risk?

We urge consideration of the following examples outlining just a few of the many "forgotten risks" that frequently come with significant repercussions.

With our Managed Exposure Program™, we thrive when building a plan to address what makes you or your business unique.



## With the Managed Exposure Program™, we can solve your insurance headaches before they start.

### **Property Coverage Issues and Options:**

- Adequacy of Property Limits, Debris removal and property off premises
- Owned and Non-Owned equipment and property
- Tenant improvements
- Fluctuations in values
- Enhanced and expanded coverage perils so called 'all risk- vs. named perils
- Valuation basis
- Coinsurance, Blanket, Agreed Amount, Replacement Cost/ Manufacturer's Replacement Cost
- Ownership and title to property
- Flood and Earthquake
- Water Damage
- Difference in Conditions Program

### **Workers Compensation Coverage Options:**

- Include/Exclude Owners
- Repatriation Endorsement for Travel

### **Liability Coverage Options:**

- Cyber /Privacy (first and third party)
- Employment Practice Liability (first and third party)
- Pollution Liability
- Sexual Abuse and Molestation coverage
- Employee Benefits Liability
- Professional Liability
- Electronic Data Liability
- Product Recall
- Review Lease and Contract Requirements
- Bailees Liability

### **Commercial Auto Coverage Options:**

- Drive Other Car Liability
- Uninsured/Underinsured Motorists Liability
- Loan/Lease Gap Coverage
- Rental Reimbursement
- Loss of Business Income
- Replacement Cost Parts/Vehicle Options

### **Inland Marine/Crime Options:**

- Miscellaneous Tools and Equipment
- Scheduled Equipment
- Off-Premises Property or Temporary Storage
- Valuation and Coinsurance Clauses
- Rental Reimbursement
- Employee Dishonesty (ERISA)

### **Commercial Umbrella Coverage Options:**

- Minimum Limits Start at \$1,000,000. Higher Limits are Available
- Include Uninsured Motorist Liability

### **International and Other Options:**

- Property, General Liability, Auto, WC, Umbrella
- Ocean Marine Coverage
- Travel Insurance

The preceding is a general, but not exhaustive, list of coverages, issues and exposures which may be considered by clients and for which it may or may not be possible to procure coverage at any cost or at a cost acceptable to you. Because this list is not all inclusive you are likely to have exposures not addressed above. In addition, just because items appear on the list above, does not mean you have purchased or that we have proposed an insurance solution in these areas. You must discuss your operations and needs specifically with your Account Executive so we can review other options.